



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS . SENATE . GOV / REFORM

## **Oregon: The Cost of Inaction**

### **Oregon Families Suffer**

#### **Oregon insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$4,986.
- ✓ In 2006, the same family health insurance cost \$11,613.
- ✓ By 2016, the same insurance is projected to cost \$27,047, a 133 percent increase over 2006, which will consume 51.8 percent of projected Oregon median family income.

#### **More uninsured Oregonians**

- ✓ Every day, 270 Oregonians lose their health insurance.
- ✓ During the last two years, 1,132,000 Oregonians under age 65 went without health insurance for some time, which is 34.4 percent of the under 65 population.
- ✓ In 2007, 648,169 Oregonians under age 65 were uninsured for the entire year, which is 19.7 percent of the under 65 population.

#### **Oregonians pay higher premiums due to the uninsured**

- ✓ Oregon families pay a “hidden tax” of \$1,400 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Oregon have a combined market share of 48 percent.

### **Oregon Businesses Suffer**

#### **Fewer Oregonians have health coverage at work**

- ✓ In 2002, 62.2 percent of Oregonians under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 59.6 percent of Oregonians had coverage through their employer.

### **Oregon Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, Oregon spent \$17.5 billion on health care.
- ✓ This spending level represents \$4,880 per capita, and is 13 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Oregon economy will lose \$1.6 billion - \$3.1 billion due to the shorter lives and poorer health of the uninsured.